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T-641 P.009/031 F-984

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

MAY 0 5 2006

Application Number

09/506,434

Confirmation No.:

8248

Applicant

Ravi Acharya et. al.

Filed

February 18, 2000

Title

System and Method for Electronic Deposit of Third Party Checks By

Non-Commercial Banking Customers From Remote Locations

TC/Art Unit

: 3624

Examiner:

Ella Colbert

Docket No.

47004.000059

Customer No.

21967

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE PURSUANT TO 37 C.F.R. § 1.111(a)

Sir:

Applicants hereby submit this Amendment and Response to the Office Action mailed on September 20, 2005 ("Office Action") and request that the application be reconsidered in light of the amendments and remarks made herein. Applicants have contemporaneously filed a Conditional Petition for Revival of an Application for Patent Abandoned Unintentionally, and authorize the Commissioner to charge a fee of \$1020.00 for a three month extension of time for filing this Amendment and Response.

Amendments to the claims begin on page 2 of this Amendment and Response.

Remarks begin on page 14 of this Amendment and Response.